

THE AFFORDABLE CARE ACT AND HIV/AIDS

HEADING

HERE'S SOME OF THE MANY WAYS THE AFFORDABLE CARE ACT HELPS PEOPLE LIVING WITH HIV/AIDS:

- ✓ Ensuring coverage for people with pre-existing conditions
- ✓ Expanding Medicaid coverage
- ✓ Providing more affordable private health coverage
- ✓ Lowering prescription drug costs for Medicare recipients
- ✓ Ensuring coverage of preventive services, including HIV testing
- ✓ Ensuring coverage of essential health benefits
- ✓ Increasing coordinated care for people with chronic health conditions

- Improving Access to Coverage
- Ensuring Quality Coverage
- Enhancing The Capacity Of The Healthcare Delivery System
- Learn More About The Affordable Care Act

IMPROVING ACCESS TO COVERAGE

The ACA provides Americans—including those at risk for and living with HIV/AIDS—better access to healthcare coverage and more health insurance options.

RYAN WHITE AND THE AFFORDABLE CARE ACT: WHAT YOU NEED TO KNOW

The Ryan White HIV/AIDS Program continues to provide critical medical and non-medical services to many people living with HIV. Visit HRSA's HIV/AIDS Bureau web site offering guidance on key provisions of the ACA for the Ryan White Program, education and outreach materials, and more.

- **Coverage for people with pre-existing conditions.** Thanks to the ACA, no American can ever again be dropped or denied coverage because of a [pre-existing health condition](#), like asthma, cancer, or HIV. Insurers also are prohibited from cancelling or rescinding coverage because of mistakes made on an application, and can no longer impose lifetime caps on insurance benefits. These changes are significant because prior to the ACA, many people living with HIV or other chronic health conditions experienced obstacles in getting health coverage, were dropped from coverage, or avoided seeking coverage for fear of being denied. Now they can get covered

Information provided courtesy of AIDS.gov; an official U.S. Government website managed by the U.S. Department of Health & Human Services.

and get the care they need. The [Ryan White Affordable Care Enrollment \(ACE\) Technical Assistance Center](#) provides tools and resources to support the enrollment of people living with HIV in health care coverage.

- **Broader Medicaid eligibility.** Under the ACA, states have the option, which is fully Federally funded for the first three years, to expand Medicaid to generally include those with incomes at or below 138% of the Federal poverty line, including single adults without children who were previously not generally eligible for Medicaid. (Use [this tool](#) to find out if you qualify.) Medicaid is the largest payer for HIV care in the United States, and the expansion of Medicaid to low-income childless adults is particularly important for many gay, bisexual, and other men who have sex with men (MSM) who were previously ineligible for Medicaid, and yet remain the population most affected by the HIV epidemic. Further, in states that opt for Medicaid expansion, people living with HIV who meet the income threshold will no longer have to wait for an AIDS diagnosis in order to become eligible for Medicaid. That means they can get into life-extending care and treatment before the disease has significantly damaged their immune system. ([Find out if your state has expanded Medicaid coverage.](#))
- **More affordable coverage.** The ACA requires most Americans to have qualifying health insurance. To help people access quality, affordable coverage, the ACA created Health Insurance Marketplaces (sometimes called “exchanges”) in every state that help consumers compare different health plans and determine what savings they may qualify for. The ACA also provides financial assistance for people with low and middle incomes in the form of [tax credits that lower the cost of their monthly premiums](#) and lower their [out-of-pocket costs](#). These tax credits depend on a family’s [household size and income](#). The open enrollment period for 2016 coverage is over. However, you may still be able to get coverage if you have a qualifying life event. Also, you can apply for free or low-cost coverage through Medicaid and CHIP at any time, all year. [Learn more.](#)
- **Lower prescription drug costs for Medicare recipients.** In the past, as many as one in four seniors went without a prescription every year because they couldn’t afford it. The ACA closes, over time, the Medicare Part D prescription drug benefit “[donut hole](#),” giving Medicare enrollees living with HIV and AIDS the peace of mind that they will be better able to afford their medications. Beneficiaries receive a 50% discount on covered brand-name drugs while they are in the “donut hole,” a considerable savings for people taking costly HIV/AIDS drugs. And in the years to come, they can expect additional savings on their prescription drugs while they are in the coverage gap until it is closed in 2020. In addition, as a result of the health care law, AIDS Drug Assistance Program (ADAP) benefits are now considered as contributions toward Medicare Part D’s True Out of Pocket Spending Limit (“TrOOP”). This is a huge relief for ADAP clients who are Medicare Part D enrollees, since they will now be able to move through the donut hole more quickly, which was difficult, if not impossible, for ADAP clients to do before this change. (To learn more about your Medicare coverage and choices, visit [Medicare.gov](#).)


ENSURING QUALITY COVERAGE

The Affordable Care Act also helps all Americans, including those at risk for or living with HIV, have access to the best quality coverage and care. This includes:

- **Preventive services.** Under the ACA, most new health insurance plans must cover certain recommended [preventive services](#)—including HIV testing for everyone ages 15 to 65, and for people of other ages at increased risk—without additional cost-sharing, such as copays or deductibles. Since one in eight people living with HIV in the U.S. are unaware of their infection, improving access to HIV testing will help more people learn their status so they can be connected to care and treatment.
- **Comprehensive coverage.** The law establishes a minimum set of benefits (called “[essential health benefits](#)”) that must be covered under health plans offered in the individual and small group markets, both inside and outside of the Health Insurance Marketplace. These include many health services that are important for people living with HIV/AIDS, including prescription drug services, hospital inpatient care, lab tests, services and devices to help you manage a chronic disease, and mental health and substance use disorder services.
- **Coordinated care for those with chronic health conditions.** The law recognizes the value of [patient-centered medical homes](#) as an effective way to strengthen the quality of care, especially for people with complex chronic conditions such as HIV/AIDS. The patient-centered medical home model of care can foster greater patient retention and higher quality HIV care because of its focus on treating the many needs of the patient at once and better coordination across medical specialties and support services. The Ryan White HIV/AIDS Program has been a pioneer in the development of this model in the HIV health care system. The ACA also authorized an optional Medicaid State Plan benefit for states to establish [Health Homes](#) to coordinate care for Medicaid beneficiaries with certain chronic health conditions. HIV/AIDS is one of the chronic health conditions that states may request approval to cover.







ENHANCING THE CAPACITY OF THE HEALTHCARE DELIVERY SYSTEM

The ACA expands the capacity of the healthcare delivery system to better serve all Americans, including those at risk for and living with HIV/AIDS.

- **Expansion of community health centers.** The ACA has made a major investment in expanding the network of [community health centers](#) that provide preventive and primary care services to more than 20 million Americans every year. These health centers are important partners in implementing the National HIV/AIDS Strategy and expand the opportunities for integrating HIV testing, prevention, care, and treatment services into primary care.
- **Delivering culturally competent care.** The ACA expands initiatives to strengthen cultural competency training for all healthcare providers and ensure all populations are treated equitably. It also bolsters the Federal commitment to reducing health disparities. One effort underway to expand the capacity of health centers to deliver culturally competent care to populations heavily impacted by HIV is the [National LGBT Health Education Center](#),  funded by HRSA. This center helps healthcare organizations better address the needs of lesbian, gay, bisexual and transgender individuals, including needs for HIV prevention, testing, and treatment.
- **Increasing the healthcare workforce for underserved communities.** Thanks to the ACA, the [National Health Service Corps](#) is providing loans and scholarships to more doctors, nurses, and other health care providers, a critical healthcare workforce expansion to better serve vulnerable populations. This is in line with a key recommendation of the National HIV/AIDS Strategy to increase the number and diversity of available providers of clinical care and related services for people living with HIV, many of whom live in underserved communities.

LEARN MORE ABOUT THE AFFORDABLE CARE ACT

There are several resources available to help you stay informed about the Affordable Care Act:

- [HealthCare.gov](#) is the U.S. Department of Health and Human Services' website to help you understand your health coverage options and compare health plans so you can enroll in a plan that works for you and your family.
- [Whitehouse.gov/healthreform](#) is the Administration's website on health care reform and what the law means to you and your family. It features the latest news and information about the health care law.
- [CMS.gov/Outreach and Education](#) offers resources that community-based organizations can download and use to educate their constituencies about the Marketplace and help people apply for coverage.
- [The Ryan White TARGET Center's ACA and Ryan White Learning Modules](#)  are resources to help Ryan White agencies and consumers understand and engage in ACA implementation.
- [The Ryan White TARGET Center's Health Care Reform Implementation Tools](#)  include a range of technical assistance resources to engage Ryan White agencies in the many changes in health insurance coverage and healthcare delivery that are underway.
- [The Ryan White Affordable Care Enrollment \(ACE\) Technical Assistance Center](#)  helps Ryan White HIV/AIDS Program grantees and subgrantees enroll diverse clients, especially people of color, in health insurance and build provider cultural competence.
- [HIVHealthReform.org](#)  was developed from a project led by Project Inform to educate people living with HIV and service providers about the new health law.
- [The National Association for State and Territorial AIDS Directors \(NASTAD\)](#)  offers resources about health reform efforts and how they may affect people living with HIV/AIDS.
- [Greater Than AIDS: Health Coverage, HIV and You](#)  was developed by the Kaiser Family Foundation to help people living with HIV/AIDS learn about their coverage options and how the law could affect their care and treatment.